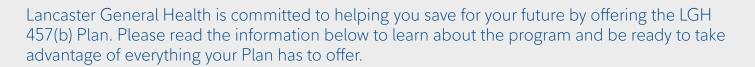


Key Features of the LGH 457(b) Plan



Plan Highlights

The Plan is a nonqualified deferred compensation plan under federal tax law and IRS regulations. It allows eligible employees to save for the future, above and beyond the limits in place in The University of Pennsylvania Health System 403(b) Retirement Savings and The Retirement Contribution and 403(b) Matching Plan of the University of Pennsylvania Health System Plans.

Key Benefits

- When you defer a portion of your current compensation to the Plan, you have a chance to manage your income tax exposure while focusing on your future.¹
- You can use the Plan to prepare for future expenses or to offset other forms of income—which gives you additional flexibility and control over your taxable income.
- Because taxes are deferred, your account has a chance to grow faster than it would in a traditional taxable savings account.

| PLAN PROVISION | HOW IT WORKS |
|---------------------------|--|
| Eligibility | An employee is eligible to participate in the plan if the employee is working at full-time equivalent status of .8 or more, who is a member of a select group of management or highly compensated employees with Compensation in excess of the compensation limit as set forth in Code section 414(q)(B)(1), and is designated by LGH to participate in the plan. |
| Enrollment | First, go to Fidelity NetBenefits® at www.netbenefits.com/uphs or call the Fidelity Retirement Benefits Line at 800-343-0860 , between 8:30 a.m. and midnight Eastern Time, Monday through Friday. |
| | Next, set up your password. If you're already a Fidelity customer, you can use your existing password. |
| | Finally, click on the link to the LGH 457(b) Plan in the center of the NetBenefits homepage. Then click on <i>Begin Enrolling</i> . |
| Employee Contributions | You may contribute a portion of your eligible pretax compensation to the LGH 457(b) Plan, subject to the annual dollar amount set by the Internal Revenue Service. For 2021, maximum contribution amount to the LGH 457(b) Plan is \$19,500. You can select a percentage to come out of your paycheck by calling Fidelity at 800-343-0860 or going to www.netbenefits.com/uphs . |
| | Deferrals are effective on the first of the month following your election and your contributions will be automatically deducted from your pay and invested in your plan account according to your investment elections. |
| Company Contributions | Lancaster General Health will contribute a discretionary employer contribution for certain employees. |

| PLAN | HOW IT WORKS |
|-----------------------------|--|
| PROVISION | HOW IT WORKS |
| Vesting | Vesting is a term used to describe the portion of your account balance to which you are entitled under the Plan's rules. You are immediately 100% vested in your contributions and any employer contributions made to the Plan, as well as any earnings on them. |
| Investment Options | To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment funds that best suits your goals, time horizon, and risk tolerance. The many investment options available through the Plan include conservative, moderately conservative, and aggressive funds. |
| | A complete description of the Plan's investment options, and their performance are available online at Fidelity NetBenefits [®] . |
| Beneficiary Designations | To select your beneficiaries simply log in to NetBenefits at www.netbenefits.com/uphs and click on the <i>Profile</i> link, then select <i>Beneficiaries</i> and follow the online instructions. If you do not have access to the internet or prefer to complete your beneficiary information by paper form, please call the Fidelity Retirement Benefits Line at 800-343-0860 . |
| Distributions | Assets are eligible for distribution (1) after your separation from service for any reason or (2) upon your death to your designated beneficiary. |
| | No later than 60 days following your separation from service, you may elect to: |
| | • Receive payment of the balance of your account in a lump sum, on a future date that you select. |
| | • Receive payment of the balance of your account beginning on a future date that you elect in monthly, quarterly, semi-annually, or annual installments over 1 to 30 years. |
| | Receive payment of your account balance in annual payments equal to the required minimum distributions necessary to comply with IRS distribution rules. |
| | • Transfer on a tax-free basis payment of the balance of your account to a 457(b) plan sponsored by another tax-exempt organization that accepts 457(b) plan transfers (Note: The tax laws do not permit tax-free transfers or rollovers of your 457(b) account to individual retirement accounts (IRAs) or other employer-sponsored retirement plans, such as 403(b) and 401(k) plans.) |
| | If you do not make an election as outlined above, the plan will pay you a lump sum on the first day of the first calendar month commencing after the date that is three months after you separate from service, or as soon as practicable thereafter. |
| | If you elect to defer commencement of your distribution to a future date, before that date you may make once additional election to defer payment and select the method of payment in accordance with procedures established by Fidelity. |
| Funding | LGH has adopted a special trust for the Plan called a "rabbi trust." A rabbi trust is an arrangement that is used to accumulate assets to "fund" your employer's promise to pay benefits under the Plan. It is an irrevocable trust and LGH generally does not have access to assets that are placed into the trust. However, the funds in the trust must remain subject to the claims of LGH's creditors. This is necessary to prevent the amounts in the trust from being treated as immediately taxable to you. |

Accessing your account

Access your Plan account online at **www.netbenefits.com/uphs**. Download the NetBenefits® app from the App Store®, Google Play™ Store, or Windows Store to access your account on your mobile device.



Fidelity is here to help! If you have questions, call **800-343-0860** Monday through Friday, 8:30 a.m. to midnight Eastern time (excluding most holidays). You can also use the automated voice response system, virtually 24 hours, 7 days a week. Para español, llame al **800-587-5282**.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the LGH 457(b) Plan, and the Plan document will govern in the event of discrepancies.

¹ You do not pay federal income tax and, if applicable, state or local income tax on the contributions or any associated earnings until you receive a

distribution. However, Social Security and Medicare taxes are withheld as contributions become vested and are credited to your account.

This plan is an unfunded, nonqualified plan, and no funded account has been established for you. Any account is only a recordkeeping account that records your deferred compensation and any notional earnings applicable to your deferred compensation. In the event of a bankruptcy or insolvency, you would be an unsecured, general creditor of the employer or service recipient. For more information on the plan, please refer to the plan documents.

Lancaster General Health reserves the right to amend or terminate the Plan at any time and for any reason.

App Store[®] is a service mark of Apple Inc. Google Play[™] is a trademark of Google Inc. Microsoft and Windows are registered trademarks of Microsoft Corporation in the United State and/or other countries.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

© 2020 FMR LLC. | All rights reserved | 964163.2.1